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I hereby certify that this correspondence is being sent via First Class Mail and addressed to: Commissioner of Patents and Trademarks, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Lisa Brzycki
Lisa A. Brzycki

8/25/05
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

KULCSAR, et al.

Art Unit: 3624

Application No.: 10/702,144

Examiner: HAVAN, Thu Thao

Filed: November 5, 2003

Docket No.: 4205.002

Customer No.: 32,123

For: MULTIPLE CREDIT CARD MANAGEMENT SYSTEM

AMENDMENT

Assistant Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed on April 25, 2005, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.